

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): Edmond David Labiosa
Shelley L Labiosa

Case No: 14-72381- FJS

This plan, dated July 3, 2014, is:

- ☒ the *first* Chapter 13 plan filed in this case.
☐ a modified Plan, which replaces the
☐ confirmed or ☐ unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: \$812,756.00
Total Non-Priority Unsecured Debt: \$244,908.00
Total Priority Debt: \$5,012.00
Total Secured Debt: \$324,200.21

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of \$488.00 Monthly for 12 months, then \$1.00 Monthly for 2 months, then \$340.00 Monthly for 46 months. Other payments to the Trustee are as follows: NONE. The total amount to be paid into the plan is \$ 21,498.00.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. **Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ 2,600.00 (plus \$299.00 copying and postage costs) balance due of the total fee of \$ 3,000.00 concurrently with or prior to the payments to remaining creditors.

B. **Claims under 11 U.S.C. § 507.**

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
City of Virginia Beach	Taxes and certain other debts	304.00	Prorata 17 months
IRS	Taxes and certain other debts	4,396.00	Prorata 17 months
Virginia Employment Commission	Taxes and certain other debts	312.00	Prorata 17 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. **Motions to Value Collateral** (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan. The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
-NONE-				

B. **Real or Personal Property to be Surrendered.**

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
-NONE-			

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
-NONE-			
Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).			

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, whichever is less, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
Courthouse Estates	3149 Nansemond Loop Virginia	0.00	0%	0.00
Comm. Assoc	Beach 23456			0 months
Courthouse Estates	3149 Nansemond Loop Virginia	0.00	0%	0.00
Comm. Assoc	Beach 23456			0 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 2 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. **Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

- A. **Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Bank of America Home Loans	3149 Nansemond Loop Virginia Beach 23456	992.50	8,020.94	0%	27 months	Prorata
State Farm Insurance Companies	State Farm Life Insurance Policy 1286-5004	0.00	0.00	0%	0 months	

- B. **Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

- C. **Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt& Est. Term**</u>
-NONE-				

6. **Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. **Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

- B. **Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
-NONE-				

7. Liens Which Debtor(s) Seek to Avoid.

- A.** The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f). The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien. If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
-NONE-			

- B.** Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f). The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
Capital One Bank N.A.	Judgment Lien	3149 Nansemond Loop Virginia Beach 23456	Insufficient equity to secure lien
Capital One Bank N.A.	Judgment Lien	3149 Nansemond Loop Virginia Beach 23456	Insufficient equity to secure lien
Central Wholesale Supply Corp	Judgment Lien	3149 Nansemond Loop Virginia Beach 23456	Insufficient equity to secure lien
Courthouse Estates Comm. Assoc	Judgment Lien	3149 Nansemond Loop Virginia Beach 23456	Insufficient equity to secure lien
Ford Motor Credit Company	Judgment Lien	3149 Nansemond Loop Virginia Beach 23456	Insufficient equity to secure lien
HSBC Bank Nevada	Judgment Lien	3149 Nansemond Loop Virginia Beach 23456	Insufficient equity to secure lien
Sonnys Mechancial Service Inc	Judgment Lien	3149 Nansemond Loop Virginia Beach 23456	Insufficient equity to secure lien
Warrick of Courthouse Estates	Judgment Lien	3149 Nansemond Loop Virginia Beach 23456	Insufficient equity to secure lien

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

9. Vesting of Property of the Estate. Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

10. Incurrence of indebtedness. The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

11. **Other provisions of this plan:**

Debtor(s) shall make all post petition mortgage payments to Bank of America as due;
Debtor(s) shall make all post petition homeowners association payments to Courthouse Estates Community Association as due;

Debtors wife current contract with the school ends June 2015;

Debtors wife will have no income July 2015 & August 2015, therefore only \$1.00 plan payments for those months;

Debtors wife new position with the school system will begin September 2015, she will be paid \$400 less therefore the decrease in the plan payments; The new plan payment will be primarily funded by the contingency reserve;

Debtor husband has one pending social security disability claim and two medical malpractice claims pending, should he be granted any of these claims an amended plan will be filed;

Debtors life insurance loan is being paid outside the plan and is deducted from their monthly life insurance payment and will not be paid off prior to the end of the plan;

ORDER OF PAYMENT: Except for the disbursements outlined in 2A1, the disbursements by the Trustee shall be made in the following order, with each type being paid in full, pro-rata with each other except where payments are indicated specifically in the Plan:

- a. Priority attorney fees and Domestic Support Orders
 - b. Secured claims including arrearages on real estate and leases with claims under \$470 being paid first
 - c. Other priority claims
 - d. Separately classified claims under paragraph 4B above
 - e. Other non-dischargeable claims
 - f. General unsecured claims
- Notwithstanding the above all adequate protection payments are to be made as provided for in paragraph 3C.

Signatures:

Dated: July 3, 2014

/s/ Edmond David Labiosa
Edmond David Labiosa
Debtor

/s/ Shelley L Labiosa
Shelley L Labiosa
Joint Debtor

/s/ Lorin D. Hay
Lorin D. Hay 16921
Debtor's Attorney

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);**
 Matrix of Parties Served with Plan

Certificate of Service

I certify that on July 3, 2014, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Lorin D. Hay
Lorin D. Hay 16921
Signature

281 Independence Blvd.
Pembroke One, Suite 224
Virginia Beach, VA 23462
Address

757-490-8080
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

POSTAGE AND COPYING COSTS

Edmond David Labiosa
Shelley L. Labiosa
Case No.: 14-72381

Creditors	91	
Plan + I, J, Matrix	15	
Plan	91 copies x 15 pages x .15	204.75
	78 x .69 (postage)	53.82
	13x 6.90 (certified postage)	89.70
Bankruptcy	88 pages x 2 copies x .15	26.40
Total		<hr/>
		\$374.67
		\$299.00

United States Bankruptcy Court
Eastern District of Virginia

In re Edmond David Labiosa
Shelley L Labiosa

Debtor(s)

Case No. 14-72381- FJS
Chapter 13

SPECIAL NOTICE TO SECURED CREDITOR

To: Capital One Bank N.A.
P.O. Box 85168; Richmond, VA 23286

Name of creditor

3149 Nansemond Loop Virginia Beach 23456

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

☐

To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.

☒

To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. *You should read the attached plan carefully for the details of how your claim is treated.* The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

Date and time of confirmation hearing:

Place of confirmation hearing:

Edmond David Labiosa
Shelley L Labiosa
Name(s) of debtor(s)

By: /s/ Lorin D. Hay
Lorin D. Hay 16921
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Lorin D. Hay 16921
Name of attorney for debtor(s)
281 Independence Blvd.
Pembroke One, Suite 224
Virginia Beach, VA 23462
Address of attorney [or pro se debtor]

Tel. # 757-490-8080
Fax # 757-490-6683

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☐ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☒ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this July 3, 2014 .

/s/ Lorin D. Hay

Lorin D. Hay 16921

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re Edmond David Labiosa
Shelley L Labiosa Debtor(s) Case No. 14-72381- FJS
Chapter 13

SPECIAL NOTICE TO SECURED CREDITOR

To: Capital One Bank N.A.
P.O. Box 85168; Richmond, VA 23286
Name of creditor
3149 Nansemond Loop Virginia Beach 23456
Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☐ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
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Date objection due: _____
Date and time of confirmation hearing: _____
Place of confirmation hearing: _____

Edmond David Labiosa
Shelley L Labiosa
Name(s) of debtor(s)

By: /s/ Lorin D. Hay
Lorin D. Hay 16921
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Lorin D. Hay 16921
Name of attorney for debtor(s)
281 Independence Blvd.
Pembroke One, Suite 224
Virginia Beach, VA 23462
Address of attorney [or pro se debtor]

Tel. # 757-490-8080
Fax # 757-490-6683

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☒ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this July 3, 2014 .

/s/ Lorin D. Hay

Lorin D. Hay 16921

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re Edmond David Labiosa
Shelley L Labiosa

Debtor(s)

Case No. 14-72381- FJS
Chapter 13

SPECIAL NOTICE TO SECURED CREDITOR

To: Central Wholesale Supply Corp
Steven W. Dominick, President; 1532 Ingleside Rd; Norfolk, VA 23502

Name of creditor

3149 Nansemond Loop Virginia Beach 23456

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☐ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
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Date and time of confirmation hearing:

Place of confirmation hearing:

Edmond David Labiosa
Shelley L Labiosa
Name(s) of debtor(s)

By: /s/ Lorin D. Hay
Lorin D. Hay 16921
Signature

- ☒ Debtor(s)' Attorney
☐ Pro se debtor

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on this July 3, 2014 .

/s/ Lorin D. Hay

Lorin D. Hay 16921

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re	Edmond David Labiosa Shelley L Labiosa	Debtor(s)	Case No.	14-72381- FJS
			Chapter	13

SPECIAL NOTICE TO SECURED CREDITOR

To: Courthouse Estates Comm. Assoc
Gerri Scholl, President; 525 S. Independence Blvd, #200; Virginia Beach, VA 23452
Name of creditor

3149 Nansemond Loop Virginia Beach 23456

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☐ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
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Date and time of confirmation hearing:

Place of confirmation hearing:

Edmond David Labiosa
Shelley L Labiosa
Name(s) of debtor(s)

By: /s/ Lorin D. Hay
Lorin D. Hay 16921
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Lorin D. Hay 16921
Name of attorney for debtor(s)
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Address of attorney [or pro se debtor]

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on this July 3, 2014 .

/s/ Lorin D. Hay

Lorin D. Hay 16921

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re Edmond David Labiosa
Shelley L Labiosa

Debtor(s)

Case No. 14-72381- FJS
Chapter 13

SPECIAL NOTICE TO SECURED CREDITOR

To: Ford Motor Credit Company
PO Box 390910; Minneapolis, MN 55439

Name of creditor

3149 Nansemond Loop Virginia Beach 23456

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

☐

To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.

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Date and time of confirmation hearing:

Place of confirmation hearing:

Edmond David Labiosa
Shelley L Labiosa
Name(s) of debtor(s)

By: /s/ Lorin D. Hay
Lorin D. Hay 16921
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Lorin D. Hay 16921
Name of attorney for debtor(s)
281 Independence Blvd.
Pembroke One, Suite 224
Virginia Beach, VA 23462
Address of attorney [or pro se debtor]

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on this July 3, 2014 .

/s/ Lorin D. Hay

Lorin D. Hay 16921

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re Edmond David Labiosa
Shelley L Labiosa

Debtor(s)

Case No. 14-72381- FJS
Chapter 13

SPECIAL NOTICE TO SECURED CREDITOR

To: HSBC Bank Nevada
Paul J. Lawrence, President; 1800 Tysons Blvd, Ste 50; Mc Lean, VA 22102
Name of creditor

3149 Nansemond Loop Virginia Beach 23456
Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☐ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☒ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. *You should read the attached plan carefully for the details of how your claim is treated.* The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

Date and time of confirmation hearing:

Place of confirmation hearing:

Edmond David Labiosa
Shelley L Labiosa
Name(s) of debtor(s)

By: /s/ Lorin D. Hay
Lorin D. Hay 16921
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Lorin D. Hay 16921
Name of attorney for debtor(s)
281 Independence Blvd.
Pembroke One, Suite 224
Virginia Beach, VA 23462
Address of attorney [or pro se debtor]

Tel. # 757-490-8080
Fax # 757-490-6683

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☐ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☒ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this July 3, 2014 .

/s/ Lorin D. Hay

Lorin D. Hay 16921

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re Edmond David Labiosa
Shelley L Labiosa

Debtor(s)

Case No. 14-72381- FJS
Chapter 13

SPECIAL NOTICE TO SECURED CREDITOR

To: Sonnys Mechancial Service Inc
4176 South Plaza Trl; Ste 128; Virginia Beach, VA 23452

Name of creditor

3149 Nansemond Loop Virginia Beach 23456

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☐ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☒ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. *You should read the attached plan carefully for the details of how your claim is treated.* The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

Date and time of confirmation hearing:

Place of confirmation hearing:

Edmond David Labiosa
Shelley L Labiosa
Name(s) of debtor(s)

By: /s/ Lorin D. Hay
Lorin D. Hay 16921
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Lorin D. Hay 16921
Name of attorney for debtor(s)
281 Independence Blvd.
Pembroke One, Suite 224
Virginia Beach, VA 23462
Address of attorney [or pro se debtor]

Tel. # 757-490-8080
Fax # 757-490-6683

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☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this July 3, 2014 .

/s/ Lorin D. Hay

Lorin D. Hay 16921

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re Edmond David Labiosa
Shelley L Labiosa

Debtor(s)

Case No. 14-72381- FJS
Chapter 13

SPECIAL NOTICE TO SECURED CREDITOR

To: Warrick of Courthouse Estates
4542 Bonney Road; Virginia Beach, VA 23456

Name of creditor

3149 Nansemond Loop Virginia Beach 23456

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☐ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☒ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. *See Section 7 of the plan.* All or a portion of the amount you are owed will be treated as an unsecured claim.

2. *You should read the attached plan carefully for the details of how your claim is treated.* The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

Date and time of confirmation hearing:

Place of confirmation hearing:

Edmond David Labiosa
Shelley L Labiosa
Name(s) of debtor(s)

By: /s/ Lorin D. Hay
Lorin D. Hay 16921
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Lorin D. Hay 16921
Name of attorney for debtor(s)
281 Independence Blvd.
Pembroke One, Suite 224
Virginia Beach, VA 23462
Address of attorney [or pro se debtor]

Tel. # 757-490-8080
Fax # 757-490-6683

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☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this July 3, 2014.

/s/ Lorin D. Hay

Lorin D. Hay 16921

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

Fill in this information to identify your case:

Debtor 1	<u>Edmond David Labiosa</u>
Debtor 2 (Spouse, if filing)	<u>Shelley L Labiosa</u>
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF VIRGINIA</u>
Case number (If known)	<u>14-72381</u>

Check if this is:

- ☐ An amended filing
☐ A supplement showing post-petition chapter 13 income as of the following date:

Official Form B 6I

MM / DD / YYYY

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☐ Employed
☒ Not employed

Disability

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Teacher

Virginia Beach City Schools

2512 George Mason Dr
 Virginia Beach, VA 23456

How long employed there?

9 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>0.00</u>	\$ <u>4,952.00</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>0.00</u>	\$ <u>4,952.00</u>

Debtor 1 Edmond David Labiosa
Debtor 2 Shelley L Labiosa

Case number (if known) 14-72381

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 4,952.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 773.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 102.11
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 200.00
5e. Insurance	5e. \$ 0.00	\$ 1,342.84
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify:	5h.+ \$ 0.00	\$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 2,417.95
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 2,534.05
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 840.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: VA Disability child support	8h.+ \$ 3,371.83	\$ 0.00
	\$ 0.00	\$ 56.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 3,371.83	\$ 896.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,371.83 + \$ 3,430.05	= \$ 6,801.88
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		11. +\$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 6,801.88 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

Fill in this information to identify your case:

Debtor 1 Edmond David Labiosa

Debtor 2 Shelley L Labiosa
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 14-72381
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son

5

☐ No

☒ Yes

Stepdaughter

12

☐ No

☒ Yes

Stepdaughter

15

☐ No

☒ Yes

Stepdaughter

17

☐ No

☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 61.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 992.50

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 51.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 Edmond David Labiosa
Debtor 2 Shelley L Labiosa

Case number (if known) 14-72381

6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	342.00
6b. Water, sewer, garbage collection	6b. \$	225.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	460.00
6d. Other. Specify: _____	6d. \$	0.00
7. Food and housekeeping supplies	7. \$	1,055.00
8. Childcare and children's education costs	8. \$	840.00
9. Clothing, laundry, and dry cleaning	9. \$	100.00
10. Personal care products and services	10. \$	76.00
11. Medical and dental expenses	11. \$	500.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	370.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	40.00
14. Charitable contributions and religious donations	14. \$	0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	197.00
15b. Health insurance	15b. \$	130.00
15c. Vehicle insurance	15c. \$	245.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
16. \$		0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I).		
18. \$		0.00
19. Other payments you make to support others who do not live with you. Specify: _____		
19. \$		0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i> .		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: <u>kid's sports</u>		
21. +\$		250.00
<u>contingency reserve</u>		
	+\$	340.05
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.		
22. \$		6,313.55
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$	6,801.88
23b. Copy your monthly expenses from line 22 above.	23b. -\$	6,313.55
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .		
23c. \$		488.33

24. Do you expect an increase or decrease in your expenses within the year after you file this form?
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain: _____

Edmond David Labiosa
Shelley L Labiosa
3149 Nansemond Loop
Virginia Beach, VA 23456

Capital One Bank N.A.
P.O. Box 85167
Richmond, VA 23286

Courthouse Estates Community
Association
4542 Bonney Road Ste D
Virginia Beach, VA 23462

Aargon Agency Inc.
8668 W Spring Mountain
Las Vegas, NV 89117

Capital One Bank N.A.
P.O. Box 85167
Richmond, VA 23285

Cox Communications
1341 Crossways Boulevard
Chesapeake, VA 23320

ACS
P.O. Box 922845
Sacramento, CA 94245

Cardiovascular Associates LTD
5700 Cleveland Street, Ste 228
Virginia Beach, VA 23462

Credit Control
P.O. Box 120570
Newport News, VA 23612

ALG Trustee LLC c/o
Atlantic Law Group, LLC
P.O. Box 2548
Leesburg, VA 20177

Cavalry Portfolio Service
500 Summit Lake Drive, Ste 400
Valhalla, NY 10595

Credit Control
P.O. Box 120568
Newport News, VA 23612

Asset Acceptance LLC
Direct Merchant Bank
P.O. Box 2036
Warren, MI 48090-2036

Central Wholesale Supply Corp
Steven W. Dominick, President
1532 Ingleside Rd
Norfolk, VA 23502

Credit Control Corp
11821 Rock Landing Drive
Newport News, VA 23606

Atlantic Anesthesia, Inc.
134 Business Park Drive
Virginia Beach, VA 23462

City of Virginia Beach
Treasurer
2401 Courthouse Dr. #117
Virginia Beach, VA 23456

David L. Bernd, President
Sentara Hospitals Norfolk
6015 Poplar Hall Dr., Ste 300
Norfolk, VA 23502

Atlantic Law Group LLC
1602 Village Market Blvd SE
Suite 310
Leesburg, VA 20175

Civil Process Clerk (BK)
United States Attorney's Office
101 West Main Street
Norfolk, VA 23510

David R. Maizel, MD, President
Sentara Medical Group
835 Glenrock Rd.
Norfolk, VA 23502

Atlantic Orthopaedic Specialist
230 Clearfield Avenue
Suite 124
Virginia Beach, VA 23462

Cooper, Spong & Davis
200 High Street, Suite 500
P.O. Box 1475
Portsmouth, VA 23705

DJ Orthopedics
2985 Scott St
Vista, CA 92081

Bank of America Home Loans
Attn Customer Service
PO Box 5170
Simi Valley, CA 93062

Corporation Service Co, Reg Ag
Cox Communications
1111 East Main Street
Richmond, VA 23219

Dominion Law Associates
222 Central Park Avenue #210
Virginia Beach, VA 23462

Brian T. Moynihan, President
Bank of America
100 North Tryon St. 18th Fl.
Charlotte, NC 28255-0001

Courthouse Estates Comm. Assoc
Gerri Scholl, President
525 S. Independence Blvd, #200
Virginia Beach, VA 23452

Dr. Paul Warren
TRC Center, Suite 124
230 Clearfield Avenue
Virginia Beach, VA 23462-1832

Emerg. Ops. of Fidelity
P.O. Box 7549
Portsmouth, VA 23707

Hampton Roads Radiology
PO Box 15539
Richmond, VA 23227

Kross, Liebke & Main, Inc
137 Trans Air Drive
Morrisville, NC 27560-7211

Equidata
P.O. Box 6610
Newport News, VA 23606

Howard P. Kern, President
Sentara Healthcare
6015 Poplar Hall Dr #308
Norfolk, VA 23502

LVNV Funding LLC
P.O. Box 10584
Greenville, SC 29603

Focused Recovery Solutions
P.O. Box 63355
Charlotte, NC 28263

HSBC
P.O. Box 5253
Carol Stream, IL 60197

M. Richard Epps, Esquire
605 Lynnhaven Parkway
Suite 200
Virginia Beach, VA 23452

Focused Recovery Solutions Inc
9701 Metropolitan Court
Suite B
Richmond, VA 23236

HSBC Bank Nevada
Paul J. Lawrence, President
1800 Tysons Blvd, Ste 50
Mc Lean, VA 22102

Margaret M. Keane, President
GE Money Bank/GE Capital Retail
170 W. Election Road, Ste. 125
Draper, UT 84020

Ford Motor Credit
Omaha Service Center
PO Box 542000
Omaha, NE 68154-8000

HSBC Bank Nevada NA
Bass & Associates, P.C.
3936 E. Ft. Lowell Rd, Ste 200
Tucson, AZ 85712

Mark D. Stiles, Esquire
Office of the City Attorney
2401 Courthouse Drive
Virginia Beach, VA 23456

Ford Motor Credit Company
PO Box 390910
Minneapolis, MN 55439

HSBC Bank Nevada NA
222 Central Park Ave
Virginia Beach, VA 23462

MCM
8875 Aero Drive
Suite 200
San Diego, CA 92123

G. Byron Work, MD, President
Atlantic Anesthesia Inc.
134 Business Park Dr.
Virginia Beach, VA 23462

IRS
P.O. Box 7346
Philadelphia, PA 19101-7346

Medical Center Radiologists
P.O. Box 890941
Charlotte, NC 28289

GE Money Bank
P.O. Box 960061
Orlando, FL 32896

J. Abbott Byrd, III MD, Pres.
Vann-Virginia Ctr Ortho. P.C.
230 Clearfield Ave., Ste. 124
Virginia Beach, VA 23462

Merrick Bank
10705 S. Jordan Gateway
Suite 200
South Jordan, UT 84095

GECRB/Lowes
PO Box 965005
Orlando, FL 32896

Jeffrey D McTavish MD, Pres
Hampton Roads Radiology
110 Kinglsey Ln. Ste 305
Norfolk, VA 23505

Midland Credit Management
P.O. Box 163250
Columbus, OH 43216

MRI & CT Diagnostics
4668 Pembroke Boulevard
Suite 117
Virginia Beach, VA 23455

Sentara Healthcare
P.O. Box 2156
Morrisville, NC 27560

Surgery Center of Chesapeake
844 N. Battlefield Blvd
Chesapeake, VA 23320

Optimum Outcomes
421 Fayetteville St
Suite 600
Raleigh, NC 27601

Sentara Leigh Hospital
830 Kempsville Road
Norfolk, VA 23502

TCF Equipment Finance Inc
11100 Wayzata Blvd #801
Hopkins, MN 55305

Paul J. Lawrence, President
HSBC Bank
1800 Tysons Blvd Suite 50
Mc Lean, VA 22102

Sentara Medical Group
838 Glenrock Road, Ste. 100
Norfolk, VA 23502

Theodore Dorsay, MD, President
Medical Center Radiologists
5544 Greenwich Rd., Ste. 200
Virginia Beach, VA 23462

Progressive Financial Service
P.O. Box 22083
Tempe, AZ 85285

Sentara Princess Anne
1925 Glenn Mitchell Drive
Virginia Beach, VA 23456

Thomas & Associates PC
4176 S. Plaza Trail
Suite 128
Virginia Beach, VA 23452

R. Clinton Stackhouse, Jr.
Chapter 13 Trustee
7021 Harbour View Blvd Ste101
Suffolk, VA 23435

SME Superior Medical
175 Towerview Court
Cary, NC 27513

U.S. Trustee
Federal Bldg., Room 625
200 Granby Street
Norfolk, VA 23510

Randolph, Boyd, Cherry & Vaughan
Ford Motor Credit Company LLC
13 East Main Street
Richmond, VA 23219

Sonny's Mechanical Serv. Inc
Everette H. Conner, Jr, Pres.
1296 Credle Rd Unit B
Virginia Beach, VA 23454

United States Attorney General
U.S. Dept. of Justice, Tax Div
P.O. Box 227, Ben Franklin Sta
Washington, DC 20044

Richard D. Fairbank, President
Capital One Bank
1680 Capital One Drive
Mc Lean, VA 22102

Sonnys Mechancial Service Inc
4176 South Plaza Trl
Ste 128
Virginia Beach, VA 23452

US Department of Education
Great Lakes
PO Box 530229
Atlanta, GA 30353-0229

Rick Uretia, President
Merrick Bank
10705 S Jordan Gateway Ste 200
South Jordan, UT 84095

State Farm Insurance Companies
5400 New Albany Rd East
New Albany, OH 43054

Virginia Employment Commission
703 East Main Street
Richmond, VA 23218-1358

Sears
86 Annex
Atlanta, GA 30386-0001

State Farm Life Insurance
Edward B. Rust, Jr., President
One State Farm Plaza
Bloomington, IL 61710

Virginia Institute Sports Med
1849 Old Donation Pkwy
Virginia Beach, VA 23454

Warrick of Courthouse Estates
4542 Bonney Road
Virginia Beach, VA 23456

Wayne D. Old, President
Cardiovascular Associates
5700 Cleveland St., Ste. 228
Virginia Beach, VA 23462

William B. Parkhurst, Esq.
397 Little Neck Rd.
Bldg. 3300S, Ste. 310
Virginia Beach, VA 23452